



# CONGRATULATIONS...

**On behalf of the Washington State Guaranteed Education Tuition Program, congratulations and good luck in your higher educational experience!**

The following **2003-2004 Benefits Guide** includes important information on using your GET benefits. If you still have questions after reviewing the information, please contact the program office as indicated below.

## IMPORTANT CHECKLIST

(Please complete the following items to ensure quick and easy processing of your GET payments to the institution of your choice.)

- STEP 1            Use the **Unit Planning Guide** to map out how you intend to use your benefits over the next few years. This is for your records only – do not submit to the GET Program Office.
- STEP 2            Fill out the **Intent to Enroll Form** and return it to the GET office no later than **May 1, 2003.** See page 1 for instructions.
- STEP 3            Fill out the **Institutional Invoice Guide** and submit to your institution's Financial Aid or Student Services office before the add/drop date. See page 1 for instructions.
- STEP 4            Review new **reimbursement requirements** for the 2003-2004 academic year.

The final unit payout value will not be determined until the University of Washington and Washington State University have set their tuition increases – August 2003.

General information can be found throughout this guide or online at <http://www.get.wa.gov/usingbenefits.asp>. Detailed questions can be answered by calling toll-free at 1-800-955-2318.

<b>Program Contact:</b>	<b>Program Mailing Address:</b>
Heidi Arneson Student Benefits Coordinator 1-800-955-2318 or 1-360-753-7873 <a href="mailto:Benefitinfo@hecb.wa.gov">Benefitinfo@hecb.wa.gov</a> Fax: 360-704-6273	GET Program P.O. Box 43450 Olympia, WA 98504-3450

# **2003-2004 Benefits Guide**

**Please read this information carefully.** This booklet addresses the most commonly asked questions about processing disbursements for tuition, fees, and other qualified higher education expenses. If you have any additional questions or special circumstances, please visit us on the Internet at <http://www.get.wa.gov>, email us at [Benefitinfo@hecb.wa.gov](mailto:Benefitinfo@hecb.wa.gov), or call us toll free at 1-800-955-2318.

## ***FREQUENTLY ASKED QUESTIONS***

**How do I begin using my Guaranteed Education Tuition Program benefits?**

**The Intent to Enroll Form**, included in this packet and also available online, must be submitted to the **GET Program Office** before benefits can be disbursed from your GET account. *The deadline is May 1, 2003 for the 2003-2004 academic year.* Payments to your institution may be *delayed* if you fail to submit the Intent to Enroll Form by the deadline. Both the account owner and beneficiary must sign this form. *The Intent to Enroll Form authorizes us to disclose the student's name and Social Security Number to the educational institution indicated on the form.*

After you complete this form and either mail or fax it to us, you will be placed on a roster of eligible students that will be made available to the institution you have indicated on the form. **We are unable to make any payments on your behalf until we receive your completed Intent to Enroll Form.**

**Note:** To use eligible benefits, your GET account must have been open for two years and be paid in full. For Lump Sum Accounts, each unit must be in the account for two years (24 months) before it may be used. For more information on unit eligibility, please contact the GET Program Office.

**An Institutional Invoice Guide**, included in this packet and also available online, must be submitted to your institution before benefits can be disbursed from your GET account. This guide allows your institution to invoice the GET Program according to your specific instructions.

Please fill out this form carefully, using your **Unit Planning Guide** as a resource. ***IMPORTANT: It is your responsibility to determine how you intend to use your GET benefits and to notify the school of your eligibility.***

**Both the purchaser and the beneficiary must sign the Institutional Invoice Guide. Please keep a copy of the filled out form for your records.**

The **final payout value** will not be determined until UW and WSU have set their tuition increases for 2003-2004. Please check our Web site at [www.get.wa.gov](http://www.get.wa.gov) or call the GET Program Office after Aug. 1 for the final 2003-2004 payout value.

### **I am eligible but am not going to college...what are my options?**

If you decide not to use your GET benefits this year, they will remain in your account for future use. A new benefits packet will be mailed to you prior to each academic year.

### **How many units may I use per academic year?**

You may use up to 125 eligible GET units per academic year, or the number of units available for use in your account, **whichever is less**. Any unused GET units from this or previous academic years will be rolled over and available for use during the following school year and beyond. GET units must be used within 10 years of the Benefit Use Year indicated on your initial contract.

If you have additional unused units after paying for tuition and fees, you may use those to cover other eligible higher education expenses including institutional fees, room and board (on or off-campus), books, and required supplies. Off-Campus room and board, books, and other supplies require a reimbursement request. Please refer to the section regarding reimbursements on pages 8 and 10 for directions.

### **What is the payout value of a unit?**

The annual payout value of each GET unit is based on 1 percent of the resident undergraduate tuition, plus state-mandated fees for the highest priced Washington public university for the 2003-2004 academic year. The value is adjusted each Fall based on the new tuition rate.

The final payout value will not be determined until tuition has been set for UW and WSU. Please check our Web site [www.get.wa.gov](http://www.get.wa.gov) or call the program office after Aug. 1, 2003 for the final payout value.

**How many units does my in-state institution require for one year's tuition and state mandated fees?**

WASHINGTON PUBLIC COLLEGES	ESTIMATED UNITS REQUIRED FOR ONE YEAR'S TUITION
Community college and vocational/technical college system	45
Central Washington University	78
Eastern Washington University	78
Western Washington University	78
The Evergreen State College	78
University of Washington	100
Washington State University	100

**How do I find out about my account balance?**

You may access your account balance online at [www.get.wa.gov/account.asp](http://www.get.wa.gov/account.asp) or call the Program Office at 1-800-955-2318. Please note that the information on the account summary can change daily as more GET units purchased on Lump Sum Accounts may become eligible for use or are disbursed from your account.

**Reminder: If you have a Custom Monthly Contract, your contracted number of units will not appear as eligible units until your contract has been paid in full.**

If you have questions about your available units, please check your account online at [www.get.wa.gov/accounts.asp](http://www.get.wa.gov/accounts.asp) or contact the GET Program Office at 1-800-955-2318 or by email at [GETInfo@hecb.wa.gov](mailto:GETInfo@hecb.wa.gov).

**What must I do for payments to be made to my institution?**

As the student, you must send the Intent to Enroll Form to the GET office and the Institutional Invoice Guide to your school. Upon receipt of the Intent to Enroll Form, the GET office will send each institution a specific roster listing the names, Social Security numbers, and units available for each student intending to enroll in their institution. **You will not show up on the school-specific roster until you submit the Intent to Enroll Form to the GET Program Office. This form is due to the GET office by May 1,**

**2003.** It is also **your** responsibility to contact your institution and notify them of your intent to use GET benefits. The **Institutional Invoice Guide** will not only assist your institution in invoicing the GET Program but also allow them to invoice according to your wishes.

***Important note:*** The program will pay *invoices* in the order received until the GET benefits for the year are exhausted. Utilize the **Unit Planning Guide** to ensure that you will have sufficient units to cover your disbursement needs. *Except for special circumstances, reimbursements are processed twice a year, in January and June.*

### **How and when will GET make tuition payments?**

Generally, GET makes payments directly to your school after each term's add/drop period has passed and upon receipt of an invoice from the school. As part of the invoice process, the school will use the Eligibility Roster to confirm a student's GET benefit eligibility. ***NOTE: You will not appear on the Eligibility Roster until the GET program office has received a completed Intent to Enroll Form.***

Payments are made either electronically or by check directly to the school for application to your account. (For special circumstances, please contact us at 1-800-955-2318.)

### **Which institutions are eligible to receive GET benefits?**

You may use your GET benefits at any accredited public or private four-year university or college, two-year college, vocational, or technical college in the nation. Generally, any school that is considered a Title IV school or accepts federal financial aid is eligible to accept GET benefits. For a search engine on eligible institutions, please visit the FAFSA institution search at <http://www.fafsa.ed.gov/fotw0304/fslookup.htm>.

Your GET benefits may not be enough to cover the full cost of tuition and fees at private or out-of-state schools, and do not guarantee in-state resident tuition or admission to any school.

### **Do I have to submit a new Intent to Enroll Form each year?**

YES! You MUST submit a new Intent to Enroll Form the spring before each academic year and if you transfer to a new school.

### **What are considered “qualified higher education expenses?”**

You may use your GET benefits to pay for any of the following eligible educational expenses, depending on the amount you have available for use in your GET account for the current academic year. Although the GET program is designed to primarily pay for

tuition and fees, it is the responsibility of the purchaser and beneficiary to determine how GET benefits will be used.

**Payable to the institution – GET must be billed directly by the institution for disbursement.**

**Tuition** – Full-time or part-time tuition (you may use additional GET units to pay for credit hours above traditional full-time units, providing there are sufficient eligible funds available in your GET account). If the tuition and fees are more than what is available in your account, the remaining balance is your responsibility. You must also determine on the **Institutional Invoice Guide** how you want the school to invoice GET. **(If billing from the school is not available, contact the GET Program for alternative methods of payment.)**

**On-campus room and board** – The maximum amount available for on-campus room and board may not exceed the amount normally assessed most residents for room and board at your specific institution. The student must check with the school to determine the normal amount charged for on-campus room and board. **(If billing from the school is not available, contact the GET program for alternative methods of payment.)**

**Fees** – These include state-mandated fees and other school-specific fees billed by the college or university, including but not limited to, technology fees, lab fees, and equipment fees.

**Summer School** – Students intending to use GET units to attend school during the summer term may do so if there are eligible units remaining in their accounts and they have not exceeded the maximum unit usage for the year. If you intend to use GET benefits for summer school, make sure that you indicate this on the **Institutional Invoice Guide** that you submit to your institution.

**Graduate School** – GET benefits may be used for expenses associated with graduate or professional school. However, the value of the unit is based on undergraduate tuition. Payment for tuition and state-mandated fees at graduate schools cannot exceed the 125 units per year, or the amount available in your GET account, *whichever is less*. The student is responsible for any additional difference in the cost. The school must directly bill the GET program for tuition and fees. **(If billing from the school is not available, contact the GET program for alternative methods of payment.)**

**Payable to the Purchaser or Beneficiary through reimbursement** *(all reimbursements require a Reimbursement Form and are made payable to the Purchaser unless otherwise indicated. Reimbursements are processed TWICE per year – once in January and again in June.*

**Books, supplies, and equipment required for enrollment or attendance.**

**Off-campus (not living with parents or guardians)** – The maximum amount available for housing in an academic year per IRS section 529 regulations is \$2,500.

**Off-campus (living with parents or guardians)** – The maximum amount available for housing reimbursement in an academic year per IRS section 529 regulations is \$1,500.

**Special Needs** – GET benefits may be used to pay for expenses of a special needs student that are necessary in connection with a student's enrollment or attendance at an eligible school. If you are a special needs student and would like to use GET units to purchase necessary equipment, etc., please contact the GET Program Office to determine what documentation will be required prior to registration.

### **What if I choose to transfer schools?**

If you transfer to a different school, you need to complete a *new* **Intent to Enroll Form** as soon as possible and submit it to the GET Program Office. A delay in submitting the new form may result in a delay of payment to your new institution. The student is responsible for notifying each school that he/she intends to use GET units by submitting the **Institutional Invoice Guide**.

## What if I receive a scholarship?

If you receive a scholarship, waiver or similar tuition subsidy, and will not be using GET benefits for tuition and fees, you have the option of using the available GET benefits for other eligible educational expenses. You may also choose to wait and use them in the future, transfer them to another family member, or request a refund.

If you choose to request a refund, the Purchaser may do so, without penalty, for no more than the amount of the scholarship, waiver or subsidy not to exceed the value of 125 units per year, or the eligible balance in the GET account, *whichever is less*. To request a scholarship refund, return the completed **Intent to Enroll Form** along with documentation of the scholarship award including dollar amount, and a completed copy of the Refund Certification Form signed by the Purchaser requesting the refund. (The Certification Form must be notarized and can be found at <http://www.get.wa.gov/docs/RefundCertification.pdf>.) The refund will be issued directly to the Purchaser, to the Purchaser's address on file, for the amount indicated on the award documentation, up to the available balance in the student's GET account. **Scholarship documentation must be on the letterhead of the awarding agency or institution and include the amount of the award.**

## What is a Scholarship?

Scholarships are usually grants awarded to students for academic, athletic, musical, or other special abilities. Scholarships also include appointment to a United States military academy, and certain tuition discount benefits for the children of college or university employees. Scholarships do not include need-based financial aid, including student loans or work-study programs. If you receive a scholarship and wish to request a refund from GET, please contact us and provide documentation (award letter or other notification) of the amount of the scholarship. Refund payments shall be issued to the Purchaser each academic term. Please see our Refund Policy for a more in-depth explanation at <http://www.get.wa.gov/refund.asp#request>.



## How do I request a reimbursement?

To request a reimbursement for qualified higher education expenses that you have paid for, you must fill out a reimbursement form and submit it to the GET Office.

**Reimbursements are processed twice an academic year, once in January and again in June.** Reimbursements for tuition, state-mandated or institutional fees, and on-campus housing require pre-authorization from the GET program as these are payments are normally made directly to the institution. *All reimbursements will be processed for the amount on the form or the remaining eligible units in the student's account; whichever is lower.* If the purchaser chooses to have GET reimburse the student, he or she must indicate that on the form with their signature. The purchaser **MUST** sign all reimbursement requests.

You are required to maintain documentation proving that all reimbursed funds were used for qualified educational expenses as defined by Internal Revenue Code Section 529. You must report any non-qualified distributions on your federal tax return.

Please refer to <http://www.irs.gov/pub/irs-pdf/p970.pdf> for more information on qualified and non-qualified expenses.

## Do I need to keep any records of my expenses?

Yes. Due to changes in the federal tax laws, you will be required to maintain adequate records to prove your expenses, such as an invoice or receipt. **You are NOT required to submit receipts to the GET Office to verify reimbursements.**

## How will GET benefits affect my financial aid?

Currently, you do not have to report your GET benefits on the Free Application for Federal Student Aid (FAFSA), which is the application most colleges and universities use for determining need-based financial aid eligibility. *This may change in future years due to revisions on the Higher Education Act of 1965.* Even though GET benefits are not included on the FAFSA, they are taken into account in determining institutional financial aid eligibility. GET does not administer financial aid. It is our understanding that GET benefits may be treated as an “other resource” by some institutions, which will most likely result in the subtraction of that year’s anticipated GET benefits from the student’s estimated need. Please keep in mind that the financial aid interpretation of pre-paid tuition benefits differ from institution to institution.

**You should contact your school’s financial aid office if the school is not aware of your GET contract benefits. If you do not notify your school of your GET benefits, the school may recalculate your financial aid award package when a GET payment is made. This recalculation may result in a lower financial aid award since it will**

**take into account this additional resource. Please see [www.finaid.org](http://www.finaid.org) for more information on the financial aid implications of all College Savings Plans.**

**Will GET pay benefits to a foreign school?**

GET can make payments to certain foreign schools that meet the federal definition of an “eligible educational institution.” Please contact us toll-free at 1-800-955-2318 to determine whether GET payments to a specific foreign school qualify under section 529. For a search engine on eligible institutions, please visit the FAFSA institution search at <http://www.fafsa.ed.gov/fotw0304/fslookup.htm>.

**What if I drop down to part-time enrollment or withdraw from school after the add-drop date has passed?**

If you withdraw after payments have been made from your GET account, your school may send you a refund of all or part of your GET distribution, depending on the particular school’s refund policy. Any such refund would then be considered a non-qualified distribution if not used for qualified higher education expenses.

Federal regulations state that all non-qualified distributions will be subject to an additional penalty of 10 percent of the earnings, and must be reported on the taxpayer’s federal tax return.